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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. :  
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For: METHODS AND SYSTEMS :  
FOR PORTFOLIO CASH FLOW :  
VALUATION :

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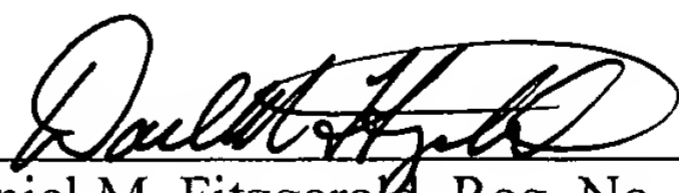
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Respectfully submitted,

  
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